



**TESTIMONY OF THE CONNECTICUT FAIR HOUSING CENTER  
IN SUPPORT OF  
HOUSE BILLS 6762, 6461, 6462, and 6640**

Good afternoon. My name is Jeff Gentes. I am the managing attorney for the homeownership rights and fair lending unit at the Connecticut Fair Housing Center, a statewide non-profit organization that is dedicated to ensuring that all of Connecticut's residents have access to the housing of their choice. I want to thank the Committee, Senator Winfield, and Representative Butler for giving me the chance to speak today.

My testimony concerns 4 bills:

- **H.B. 6762**—An Act Concerning The Foreclosure Mediation Program
- **H.B. 6461**--An Act Concerning The Data Collection And Analysis Of Affordable Housing
- **H.B. 6462**—An Act Establishing A Rental Assistance Pilot Program; and
- **H.B. 6640**--An Act Concerning Allocations Of Low Income Housing Tax Credits.

I have submitted written testimony and will provide the highlights now.

**H.B. 6762—An Act Concerning The Foreclosure Mediation Program**

Your work in creating the Foreclosure Mediation Program in 2008 at the beginning of the foreclosure crisis has helped save more than 14,000 homes. Given the immense problems thousands of Connecticut homeowners facing foreclosure have encountered when dealing with their mortgage companies, problems we at the Center hear about every day,<sup>1</sup> we know that many of these homeowners would have lost their homes if mediation weren't available.

We expect the foreclosure crisis to last another three years, and we expect that the vast majority of homeowners facing foreclosure will continue to represent themselves in court, without a lawyer.<sup>2</sup> When the crisis is over, most homeowners facing a foreclosure lawsuit will still be on their own and still need mediation – perhaps even more so then, when many federal mortgage programs that have made resolution easier will have expired.

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<sup>1</sup> The Connecticut Fair Housing Center is the only statewide nonprofit providing representation and advocacy for homeowners facing foreclosure. We have reached homeowners in at least 166 towns since 2010. In 2014 alone, we provided individualized advice, representation, and/or in-person education to more than 1,800 homeowners facing foreclosure.

<sup>2</sup> As of 2013, about 71% of foreclosure mediations included "self-represented" homeowners.

Those homeowners will be able to survive the process, and come to resolution, but only if foreclosure mediation is still around. Landlord and tenants in housing court and parties in family proceedings have long benefited from dedicated mediators. Given the Foreclosure Mediation Program's success and the continuing need of tens of thousands of homeowners for mediation, we thank you for raising this bill to eliminate the program's sunset date. We strongly support this bill.

#### H.B. No. 6461—An Act Concerning the Data Collection and Analysis of Affordable Housing

As was clear at the two public hearings held by this Committee on February 3 and February 5, there is agreement among legislators, government agency personnel, housing advocates, municipal officials, and many members of the public that Connecticut continues to have a shortage of affordable housing. There is little agreement, however, on how much affordable housing is needed, where it is needed, and the populations most in need. Some advocates say that more affordable housing is needed for low-income families. Veterans' groups advocate for more affordable housing for veterans while many cities and towns see a need for elderly housing or housing for firefighters, teachers, or others working in their communities.

Much of the disagreement comes from the difficulties which have arisen from data collection. The U.S. Department of Housing and Urban Development, the Connecticut Department of Housing, and CHFA are the primary agencies responsible for keeping track of the affordable housing stock in Connecticut. Yet each uses a different method for gathering and keeping this important data. In addition, the agencies do not agree on the type of data which should be collected. While one might keep track of data for each household member, another might only keep data for the head of each household. One might require reports on the configuration of each household including number of adults and children, another might only require reports on the number in a household. Improving available funding and fair housing reporting requirements will give this Committee, the housing agencies responsible for housing policy, municipalities, and advocates a better understanding of who lives in affordable housing, where it is located, and where affordable housing is needed to meet the needs of all of Connecticut's residents.

This bill does not specify how data collection should take place, the type of data that should be collected, or who should analyze the data once it is collected. The Connecticut Fair Housing Center suggests that the bill be expanded to fund the collection of data by one Connecticut agency and the Center suggests that the agency be the Department of Housing. Data should be collected on an annual basis and should include information on the housing itself such as the number of units, the population served, the number of bedrooms per unit; the type of subsidy, if any; as well as information on the people living in the units, including data on membership in the classes protected from discrimination by the fair housing laws.

#### H.B. No. 6462—An Act Establishing A Rental Assistance Pilot Program

Housing location affects every aspect of a family's life, from the schools the children attend to the jobs they can access to where the family shops. Many people seen by the Center are having difficulty moving to their desired neighborhoods and the lack of a security deposit,

moving expenses, and application fees create hurdles that many cannot overcome without assistance. Since there is an acute need for rental assistance to low-income individuals in Connecticut, the Center supports the creation of a rental assistance pilot program that would provide mobility counseling, assistance with moving expenses, security deposit guarantees, and payment of application fees for individuals who wish to move. And so the Center supports H.B. 6462, with the caveats discussed below.

Too often families are not aware of all of their options when choosing where to move. They move to places that are familiar or closest instead of choosing what is best for their families. Sometimes what is best is to move out of an area that is considered low opportunity because of poor quality schools, the lack of access to jobs, high crime rates, or other negative factors. Alternatively, sometimes what is best for a family is to stay in a neighborhood that does not have “thriving” schools because the children are in a private school or a magnet school, the neighborhood includes family members who help with child care, the location is close to family members’ existing jobs, or countless other reasons that vary from family to family.

Furthermore, Connecticut lives with the legacy of a segregated past that is reflected in the State’s demographics. The history of racial covenants, mortgage redlining and other practices and policies that have concentrated affordable housing in a few urban areas continue to have a tremendous impact on where residents of this State live. A modest investment in a mobility program targeted at low-income families would affirmatively further fair housing by advancing the Fair Housing Act’s purpose of eliminating segregation by undoing the effects of past discrimination.

Because choosing the best place to live for a particular family is a decision that should be left to that family, the Center urges that H.B. 6462 be drafted so that the definition of “thriving school” or “higher opportunity neighborhood” be left to the family to determine when receiving assistance, and not to the government or other policy makers, to ensure that all Connecticut families have access to the housing of their choice.

#### H.B. No. 6640--An Act Concerning Allocations of Low Income Housing Tax Credits

For H.B. 6640, the Center assumes that any unused credits can be used for that round’s other projects and, supports H.B. 6640 based on that assumption. Connecticut needs more affordable housing in a variety of locations. Much of the affordable housing in Connecticut is concentrated in urban neighborhoods with high concentrations of poverty and large numbers of people of color. In many towns in Connecticut there is little or no affordable housing. Unfortunately, Connecticut’s Low Income Housing Tax Credit program (LIHTC) has tended to reinforce this concentration of affordable housing in urban centers rather than reverse the trend.

However, the Center urges the Committee to revise the bill to include more specific language as to where tax credits can be used and the type of housing it can be used on. In discussing the distribution of affordable housing with state officials, the Center is often told that state agencies are at the mercy of developers. Developers do not apply for funding to create affordable housing for families outside of urban areas because they know they face opposition from many smaller municipalities. Zoning appeals and neighborhood opposition can make

developing affordable housing for families time consuming and expensive. Housing for people who are elderly has much less opposition. The Center urges the Committee to make clear that the tax credits should be used for housing that is available to everyone who needs affordable housing not just a select few.